GOVERNMENT OF INDIA
ELECTRONICS AND INFORMATION TECHNOLOGY
LOK SABHA

UNSTARRED QUESTION NO:2176
ANSWERED ON:15.03.2017
Infrastructural Development for Digital Literacy
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Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

Will the Minister of Electronics and Information Technology be pleased to state:
(a) whether the Government has studied infrastructural coverage and digital literacy of people for its ambitious proposal relating to cashless economy;
(b) if so, the details thereof and if not the reasons thereof;
(c) whether the Government has any plan to reduce problem of people who are unable to do digital transaction due to various reasons including low digital literacy and inadequate infrastructure and if so, the details thereof; and
(d) whether the Government has any time bound plan to develop the required infrastructure and literacy amongst people for cashless transactions being pushed by the Government and if so, the time by which it is likely to be achieved?

Answer

(a), (b), (c) and (d):
â€¢ Telecom Regulatory Authority of India (TRAI) publishes reports on a monthly basis indicating the data relating to telephone subscribers (wireless/wireline) and broadband subscribers. As per TRAI's report dated 17.2.2017, there were a total of 115.17 crore (approx.) telephone subscribers in the country as on 31.12.2016 (wireless - 112.73 crore and wireline - 2.44 crore). Out of these, 59.31% are urban subscribers and 40.69% are rural subscribers. Further, there were 23.61 crore total number of broadband subscribers as on 31.12.2016.
â€¢ As regards digital literacy, as per the National Sample Survey Office (NSSO) report (NSS 71st Round) the proportion of households in the country having computer during 2014 is around 14% (only 6% of rural households and 29% of urban households possessed computer). Among people in the age group of 14-29 years in rural India, only 18% were able to operate a computer. Similarly, in the age group of 30-45 years, the percentage drops further to 4%. In the age group of 46-60 years, the percentage is just more than 1%. This highlights that more than 15 crore rural households (@ 94% of 16.85 crore households) do not have computers and a significant number of these households are likely to be digitally illiterate.
â€¢ In order to promote cashless economy and digital literacy, the Government has taken up several steps as follows:
- 'Digital Finance for Rural India: Creating Awareness and Access through Common Service Centres(CSCs)' under the Digital Saksharta Abhiyan (DISHA) has been initiated in November 2016 for conducting awareness sessions on digital finance options available for rural citizens as well as enabling various mechanisms of digital financial services such as Unstructured Supplementary Service Data(USSD), Unified Payment Interface (UPI), Cards/Point of Sales(PoS), Aadhaar Enabled Payment System(AEPS), eWallet etc. As on 10.03.2017, around 2 crore beneficiaries and around 9.93 lakh Merchants have been trained / enabled under this programme.

Further, sensitization drives have been carried out at 650 Districts and 5,735 Blocks throughout the country.
- Government has launched a new digital payment app named "BHIM - Bharat Interface for Money". This is a unified app for UPI through which the users can make simple, easy and quick payment transactions using Unified Payments Interface (UPI).
- In addition to this, following initiatives have been taken for creating awareness amongst citizens:
o A 24-hour TV channel named "DigiShala" and a website called "www.cashlessindia.gov.in", dedicated for facilitating awareness to citizens on cashless payment options and their use, have been launched on 9th December, 2016.
o DigiDhan Melas: The DigiDhan Mela brings together various stakeholders of digital payment systems such as banks, e-wallet operators, telecom providers and institutions like Unique Identification Authority of India (UIDAI), Common Services Centres(CSCs) and National Payments Corporation of India (NPCI) to promote digital payments. The objective is to enable citizens and merchants to undertake real time digital transactions and encourage them to use digital platforms for day to day transactions.
o A Two day awareness camp 'DigiDhan Mela' was organised on 17th -18th December, 2016 at Major Dhyanchand National Stadium, Delhi, to mark the start of the urban campaign to promote digital payments
o Lucky Grahak Yojana/ Digi-Dhan Vyapar Yojana: The Government has launched the Lucky Grahak Yojana for consumers and Digi-Dhan Vyapar Yojana for merchants. These schemes provide daily and weekly awards to citizens and merchants for undertaking digital transactions through Rupay cards, AEPS, UPI Apps and USSD. The objective is to incentivise citizens and merchants to adopt digital payment platforms. As on 10.03.2017, 11.72 lakh consumers and 65,000 merchants have been declared as winner under these schemes.
o The DigiDhan Melas are being organised in 100 cities till 14th April, 2017. MeitY has launched a website www.digidhan.mygov.in which provides the latest updates on demonetisation and the consumer and merchants can check the rewards under the LuckyGrahak and Digidhan Vypar Yojana. As on 28.02.2017, more than 11.6 lakh citizens / merchants have participated in the DigiDhan Melas.
- A project titled "On-boarding of self-organised small and medium business/ traders on digital payment initiatives" has been approved for implementation by National Institute of Electronics and IT (NIELIT) covering small and medium size unorganized/self-

organized business/traders.
- The Government has implemented two Schemes namely National Digital Literacy Mission (NDLM) and Digital Saksharta Abhiyan(DISHA) under which a total of 82.74 lakh beneficiaries (1 per household) were provided Digital Literacy.
- The Government has recently approved a scheme titled "Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)" to usher in digital literacy in rural India by covering 6 crore rural households by 31.03.2019. Under this programme, besides digital literacy, the citizens would also be provided training on undertaking cashless transactions through mobile phone.

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